

**Remarks**

Applicant has very carefully considered the Examiner's outstanding Office Action of March 24, 2008. In response thereto, claim 15 has been amended.

Embodiments of the invention make it possible for a user to view a selected document from a document supplier via one communication system. A unique document identifier, generated by the document supplier can also be downloaded to the user via the one communication system. If the document is acceptable, the user can be contacted using a second, different communication system at an address associated with the user. The user can be requested via the second system to verbally indicate that the document is acceptable.

Once the user has indicated that the document is acceptable, then, the user can feedback the document identifier, received from the one communication system, via the second system. If the identifier downloaded to the user matches the identifier feedback by the user an electronic signature can be created for the transaction and stored by the document supplier. Voice related information received from the user via the second system can also be combined with the identifier to form the electronic signature.

Appl. No 10/714,314  
Amendment D Responsive to  
Office Action mailed March 24, 2008

Woodhill is unlike, and does not anticipate, the methods of claims 15, 18-22. The processing or methodology of Woodhill is different than as claimed. For example, see col 9 ll 21-32 of Woodhill. As such, Woodhill does not anticipate any of claims 15, 18-22.

For at least the above reasons, the application is in condition for allowance, and allowance is hereby requested.

Respectfully submitted,

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By



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